



Order Filed on February 7, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Katherine M. Gorczynski

Case No.: 22-19173-CMG

Chapter: 7

Hearing Date: 2/7/23

Judge: Christine M. Gravelle

**ORDER DISAPPROVING REAFFIRMATION AGREEMENT**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: February 7, 2023**

Honorable Christine M. Gravelle  
United States Bankruptcy Judge

The reaffirmation agreement between the debtor(s) and Nissan Motor Acceptance Company LLC is NOT APPROVED.

However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

In re:  
Katherine M. Gorczynski  
Debtor

Case No. 22-19173-CMG  
Chapter 7

District/off: 0312-3  
Date Rcvd: Feb 07, 2023

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 09, 2023:**

Recip ID	Recipient Name and Address
db	+ Katherine M. Gorczynski, 138 Sophee Lane, Lakewood, NJ 08701-6285

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 09, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 7, 2023 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor AmeriSave Mortgage Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Karen E. Bezner	Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
Karen E. Bezner	on behalf of Trustee Karen E. Bezner Kbez@bellatlantic.net NJ61@ecfcbis.com;KarenEBeznerEsq@aol.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4